

# real estate today®

## Index to Volume 18

1985

Presented in the following pages is an index of all articles, authors, and subjects that appeared in **real estate today**® during 1985. Page locations of items listed in the index are indicated by a one- or two-letter prefix identifying the month of publication (below) followed by the page numbers where the referenced article or passage of interest may be found. Listings under a given subject heading are presented in chronological order; sub-entries to the main entries are listed in alphabetical order. To distinguish different types of entries, different styles of type have been used: boldface indicates article titles; italic indicates authors, published periodicals, books, reports, or audio-visual programs; all remaining entries appear in regular type.

This index is offered as a service to members of the NATIONAL ASSOCIATION OF REALTORS® and to other subscribers of **real estate today**®, who are urged to use their own back copies, or library copies, to locate references of interest. If the reader does not have access to these copies, back issues, when available, may be ordered from the Catalog Sales Department, NATIONAL ASSOCIATION OF REALTORS®, 430 North Michigan Avenue, Chicago, Illinois 60611-4087; 312/329-8218. Individual article copies also are available from University Microfilms, Inc., 300 Zeeb Road, Ann Arbor, Michigan 48106.

Abeles, Randy D., S 22-23  
 Abrams, Sol, M/A 35-36  
 Accelerated cost-recovery system (ACRS), Ju 56; I/A 62, 63  
 Accessory apartments, Ju 20-21  
 Accounting  
   accrual method, S 23; O 28  
   in corporate structures, S 22-23  
   for income taxes, S 13-15  
   for rental income, Ja 26-27  
   ledgers, S 13-15; O 31  
   software programs, S 58  
 Accredited Farm and Land Member (AFLM), M/A 23  
 Accredited Management Organization® (AMO®), F 22  
 Accredited Resident Manager® (ARM®), F 22  
 Ackerman, David, Ja 23-28  
 ACRS. See Accelerated cost-recovery system  
 Adaptive re-use, Ja 37; I/A 21  
 Adjustable mortgage loans (AMLs), O 45  
 Adjustable rate-mortgage loans (ARMs), Ja 12, 13, 14, 15, 16, 18; M/A 10-11, 13-15; My 53; O 44-47, 48, 56. See also Financing, real estate; Loans, mortgage  
**Analyze ARMs with a Calculator Program**, O 53-55  
 basics of, O 52  
 effect on appraisals, O 48  
 HOMAC program, M/A 16  
 NAR survey, O 49-51  
 ramifications for investors, Ju 55-57  
 RFC program, M/A 17  
 scoring system, O 57-59  
 secondary mortgage market interest, F 61  
 Advertising, S 37-39  
   auctions, N/D 43, 45  
   audit, M/A 30-31  
   buyer, seller survey, N/D 53  
   cable television programs, M/A 42  
**Double-Duty Advertising**, M/A 27-29

### Advertising—cont'd

**Group Advertising: What's In It for You?** M/A 25-26  
 liability insurance, My 8  
 listings, O 60  
 Aerial photography, M/A 44  
 Agency, law of, S 33; O 6  
 Agent's Notice, I/A 19  
 AIDA plan, S 37, 38  
 Alabama  
   Dothan Board of REALTORS®, F 29  
   Mobile cost-of-living values, N/D 19  
 Alaska  
   on broker liability, O 18  
 Alessandra, Anthony J., I/A 30-31  
 Alexander, Fred, F 34-35  
 Amato v. Rathbun Realty, Inc., O 18-19  
 American Arbitration Association (AAA), F 49  
 American Association of Retired Persons, Ju 13, 20, 21  
 American Institute of Architects (AIA), Ju 15  
 American Institute of Real Estate Appraisers (AIREA), Ju 51; O 47  
 revised standards, O 48  
 update, O 51  
 American Society of Real Estate Counselors (ASREC), O 47  
 update, S 32  
 Amminet, M/A 20  
 Anchor stores, I/A 22  
 Anderman, Sigmund, N/D 38-40  
 Anderson, Carla, Ju 16-17  
 Anguiano, Joe W., M/A 30-31

|     |                   |
|-----|-------------------|
| Ja  | January           |
| F   | February          |
| M/A | March/April       |
| My  | May               |
| Ju  | June              |
| I/A | July/August       |
| S   | September         |
| O   | October           |
| N/D | November/December |



Annual percentage rate (APR), O 57-59  
 Antitrust laws, O 21  
 Antoline, Mike, S 10-15  
 Apartments, accessory, Ju 20-21  
 Apgar, William C., Jr., S 41-45  
 Applicable federal rate (AFR), O 28  
 Appointment calendars, S 13; O 31  
 Appraisal, real estate  
   American Institute of Real Estate Appraisers, Ju 51; O 47, 48, 51  
   ARMs' effect on, O 48  
   CMA, My 31-33  
**Evaluating Income Property**, F 42  
   in home-purchase programs, N/D 10  
   IRR, Ju 22-26  
   records of, S 21  
   RICS, I/A 16  
 The Appraisal Journal, O 51  
 The Appraiser, O 51  
 Appreciation, property, M/A 9, 10  
   of single-family homes, Ja 12-13  
 Apprenticeships, Ju 39-40, 41  
 Arbitration, F 49-51  
 Archaeological surveys, Ja 39  
 Architects, working with, Ja 37-39  
   design for aging, Ju 14, 15  
 Arizona  
   secondary financing, I/A 73, 80  
 Arnold, Lee E., Jr., Ja 58-59  
 Assistants, broker, S 55-57  
 Association of Management Consultants, My 17  
 Assumable mortgage loans, F 16; M/A 14, 17  
 Atlanta Plaza, F 33  
 Atterbury, John H., My 59-60  
 Attorneys, working with, I/A 12; S 6; O 27  
**An Inside Look at Lawyers**, S 8-9  
 Auctions, N/D 43-46  
 Audiovisual equipment, S 25-26; N/D 13  
 Automation, office, My 12-14. See also Computers  
 Automobiles, Ju 61; O 31  
   income tax deductions, S 10-15  
   telephones in, My 59-60

# Index 1985

Average-cost-of-funds index, M/A 14; O 49

Baby-boomers, Ju 11; S 41-45  
 Baker, Jay, S 55-57  
 Baker v. Surman, O 17  
 Balloon payments, F 35, 38-41; M/A 14  
 Banks, commercial, My 52, N/D 26. See also Federal Reserve System; Garn-St Germain Depository Institutions Act  
 in construction lending, Ja 32  
 in home finance, O 50, 51  
 regulation of, Ja 20  
 Bartlett, William W., F 60-61; M/A 16-20  
 Beepers, My 47  
 Beers, Richard M., O 57-59  
 Benton, Liz, Ju 18-19  
 Benton, Pamela R., N/D 13-15  
 Berryman v. Riegart, O 17  
 Better Homes & Gardens Real Estate Service, My 40  
 Bevins v. Ballard, O 18  
 Biddle, L. Michael, I/A 17  
 Billboards, S 38  
 Birnholz, Jack, I/A 11-12  
 Blank, Ruth, F 49-51  
 Block, H.J. "Sonny," M/A 42  
 Blue Sky laws, M/A 18  
 Blumberg, Daniel A., Ja 19-22  
 Board of REALTORS®  
 Charlottesville Albemarle, Virginia, F 30  
 Coeur d'Alene, Idaho, F 30  
 Del Rio, Texas, F 29  
 Greenville Pitt County, North Carolina, F 29  
 Grievance Committee, F 52-53  
 Lancaster, Ohio, F 29  
 Louisville, Kentucky, F 30-32  
 Memphis, Tennessee, F 30  
 Professional Standards Committee, F 50-51  
 Sacramento, California, F 32  
 Southwest Suburban, Illinois, M/A 25  
 Boggs, Ron, O 22-23  
 Bonuses, M/A 53; S 48, 55, 60  
 Boucher, Donald, O 48  
 Brainstorms for Managers, My 8; Ju 64; S 60  
 Brainstorms for Salespeople, Ja 29; F 28; My 64; Ju 61; S 29  
 British investments, I/A 15-16  
 Brochures, S 38  
 custom, N/D 49-51  
 listing, My 34-35  
 Brock, Eunice M., Ja 54-55  
 Brodie, Mike, M/A 52-53  
 Brokers, real estate, Ja 10. See also Management, real estate office; Real estate brokerage; Salespeople, real estate  
 agency, law of, S 33; O 6  
 architects, working with, Ja 37-39; Ju 14-15  
 attorneys, working with, I/A 12; S 6, 8-9; O 27  
 Auctions: There's More to Selling Real Estate, N/D 45  
 Builder/Broker Cooperation, Ja 35-36  
 builders, working with, Ja 15; F 20, 21; M/A 16; Ju 14, 15; I/A 71-72; O 48  
 as buyers, O 6  
 compensation, Ja 36, 41; M/A 21,

Brokers—cont'd

52-53, 54-58; My 40; Ju 6-8, 28-29, 38-39; I/A 12, 16, 56, 74, 80; S 6, 16-19, 21  
**Complaints—Handled with Care, F**  
 52-53  
 consultants, working with, Ja 56-57; My 16-17  
 contracts, Ja 33; M/A 14; S 6, 9, 31, 56; O 62, 63  
 corporations, working with, S 31-33, 64; N/D 9-11  
 developers, working with, Ja 32-34, 37-39, 57, 58; F 10-19, 21; My 44; Ju 13; I/A 20-22; S 35; O 41  
 ethics, F 50, 52-53; Ju 5, 6, 29, 46; I/A 15, 31, 52; S 32; O 14-15, 19, 20  
**Ethics: The Starting Point of Success, F**  
 46-48  
 Exclusive Brokers program, M/A 21-23  
 financial planning, S 16-19  
 investors, working with, Ja 31, 33, 34, 40-41; F 10-19, 60-61; My 30; Ju 19, 51-52, 55-57, 58-60; I/A 8-10, 11-12, 14, 15-16, 17, 19, 62-63; S 29  
 lenders, working with, Ja 9, 32; F 16-19, 33; M/A 16; My 38, 42-46, 47-48; Ju 19; I/A 74; O 45-47  
 liability, My 8; I/A 10-13, 67, 70, 72; O 16-20, 21-27  
 media, news, working with, M/A 26, 35-36, 37-38, 39-41; S 27, 38, 39, 56  
 networking, M/A 25-26; Ju 8; S 64  
**Partnerships for Productivity, S 55-57**  
**Protection Through Professionalism, O**  
 14-15  
 relocation companies, working with, Ja 47-49  
 role in mortgage origination, M/A 17-20; N/D 40  
**Tips for Brokers Who Want to Switch, Ju 53**  
**Wait! Let's Arbitrate, F 49-51**  
 Brown, A. C., O 62-63  
 Mary Brown House, featured, I/A 34  
 Bruns, George H., I/A 69-70  
 Builders, working with, Ja 35-36  
 design for aging, Ju 14, 15  
 financing, O 48  
 HOMAC, M/A 16  
 National Association of Home Builders, Ja 15; F 20, 21; M/A 16  
 new-home warranties, I/A 71-72  
 Bulk-mail permits, S 27  
 Bullet loans, Ja 32-33  
 Burien Motors, Inc., v. Bulch, O 17  
 Burnes, James T., I/A 18  
 Burns v. Eby & Walker, Inc., S 6  
**Business Billboard, Ja 63; F 62; M/A 63; My 63; Ju 62; I/A 76; S 62; O 64; N/D 77-79**  
 Buta, Philip "Jack," I/A 73-74, 80  
 Buy-downs, Ja 42-43; F 16-17; O 48  
 Buyers, working with. See also Investors, working with; Tax implications  
 aging, Ju 14  
**Alternatives in Moving, N/D 20**  
 attitudes, N/D 52-54  
 baby-boomers, Ju 11; S 41-45  
 broker's responsibility to, Ju 5; O 10-13, 16  
 calculating tax brackets for, S 29

Buyers—cont'd

communications with, O 62-63  
 of condominiums, F 14-15  
 in corporate relocations, Ja 48-49, 50-51; N/D 13-15  
 financing preferences, O 52  
 of foreclosures, N/D 25-26  
 home-protection plans, I/A 67-68, 69-70  
**It's Harder than It Looks! Ja 54-55**  
 liability insurance claims, O 24, 26  
 remorse, O 26-27  
**Selling to Seniors: It's a Lively Market, Ju 11-13**  
 in small towns, I/A 58-60  
**Smooth the Path to Loan Approval, My 49-51**  
**Understanding the Gap, N/D 16-19**  
 using ARMs, O 46, 47  
 workshops for, S 25-28  
 wraparound loans, F 36  
 Buy-out options, N/D 45  
 Byte, defined, My 16  
 Bytof, Joyce A., F 52-53  
 Cable television, M/A 42, 43-44  
 Calculators, using, F 34-35  
 for ARM analysis, O 53-55  
 in discounting, Ja 40-41  
 income property appraisal, F 42  
 IRR, Ju 22-26  
 for wraparound loans, F 36-41  
 California  
 accessory apartments, Ju 20  
 condominium legislation, F 22  
 Los Angeles office market, S 35  
 RAMs, Ju 19  
 Sacramento Board of REALTORS®, F 32  
 on salesperson liability, O 19-20  
 San Francisco cost-of-living values, N/D 19  
 San Francisco office market, S 35  
 Callantine, Douglas S., Ju 58-60  
 "Call to action" campaign, Ja 9  
 Canadian investors, I/A 9  
 Capital gains holding period, Ja 23-24; N/D 61  
 Caps, mortgage loan, M/A 14-15; Ju 55; O 45, 50, 52, 56  
 scoring system, O 57-59  
 Carlisle, Van G., S 20-21  
 Carlson, Jack, Ja 11-13  
 Cars. See Automobiles  
 Cash equivalent values, O 48  
 Castoro, William M., Ja 57-58  
 Cathcart, Jim, I/A 30-31  
 CCIM Update, Ju 52  
 Cellular phones, My 59-60  
 Census Bureau, U.S., Ju 11, 12; O 49  
 Annual Housing Survey, S 44  
 1983 U.S. Census Bureau Housing Survey, Ju 18  
 Century 21 Real Estate Corporation, My 39  
 Century 21® Town & Country Real Estate, featured, I/A 44-45  
 Certified Commercial-Investment Member (CCIM), Ju 51, 52, 53; S 64  
 Certified Property Manager® (CPM®), F 22; Ju 51  
 Certified Real Estate Brokerage Manager (CRB™), S 64  
 Certified Residential Specialist (CRS), S 64  
 Chamberlain, REALTORS®, featured, I/A 40

Checks, Ju 20  
 recordkeeping, S 21  
 writing, My 23  
 Christensen, David T., My 42-46  
 Christian, James W., Ja 14-15  
 Clare, Edward T., I/A 62-63  
 Clearwater Square, S 35  
 Closings, I/A 12, 59-60; O 62  
 broker assistant responsibilities, S 56  
 condominium, F 18  
 REO, N/D 27  
 Code of Ethics, F 46-48; 50, 51; Ju 5; I/A 52; O 14-15, 19, 20  
 Coldwell Banker, My 38  
 Collateralized mortgage obligations (CMOs), F 61; M/A 17  
 College interns, S 45-51  
 Commerce, U.S. Department of, I/A 15  
 Commercial-investment real estate. See also **Directions in Commercial Investment**; Income-producing properties; Investors, working with; Office space; Real estate as an investment  
 appraising, F 42  
**Business Relocation Is Big Business**, Ja 56-59  
 condo-hotels, F 17  
 condominium marinas, F 22  
 condominium offices, F 22  
 financing, Ja 33-34; F 33  
**A New Appreciation of Depreciation**, I/A 62-63  
 off-price centers, I/A 23-24  
 payback methods, My 61  
 prospecting, M/A 46-47  
 salespeople, Ju 50-52  
 savings institutions in, My 42-46  
 selling to corporations, S 31-33  
 shopping centers, F 33  
**Value Retailing: A Changing Phenomenon**, I/A 20-22  
 Commercial Investment Journal, Ju 52; S 64  
 Commissions, M/A 50; S 6. See also Compensation  
**Another Look at 100 Percent Commissions**, M/A 54-58  
 and discounting notes, Ja 41  
 on auctions, N/D 43, 45  
 in England, I/A 16  
 in FmHA programs, M/A 21  
 on new-home sales, Ja 36  
 records of, S 21  
 on REOs, N/D 27  
 splits, M/A 53  
 Common Market, I/A 16  
 Communication, S 29; O 8  
 Communique, O 34  
 Community involvement. See also Public relations  
 in business relocations, Ja 58-59  
 economic developers, working with, Ja 57-58  
 group advertising, M/A 25-26  
 Private Property Week, Ja 9; F 29-32  
 speaking engagements, F 28  
 Comparative market analysis (CMA), My 31-33  
 Compensation, Ju 6-8, 38, 39; M/A 52-53; I/A 12  
 on auctions, N/D 43, 45  
 for broker assistants, S 55-56  
 corporate structures' effect on, S 22-23

Compensation—cont'd  
 corporate structures' effect on, S 22-23  
**Financial Success by Design**, S 16-19  
 in guaranteed-sale programs, I/A 74, 80  
 in installment sales, S 6  
 for interns, S 48  
 in mortgage origination, My 40  
 NAR mega-issue, I/A 56  
 for relocation directors, Ja 53  
**Why You're Worth It**, Ju 28-29  
**Will 100 Percent Commissions Work for You?** M/A 57-58  
 Complaints, dealing with, F 49-51, 52-53, 54-55, 56-58  
 Comptroller of the Currency, O 45  
 CompuLoan, My 39  
 Computer-assisted design (CAD), I/A 13  
 Computers. See also **Data Bits**; Software  
**The Beginner's Guide to Computers**, N/D 58-59  
**Birth of a National Mortgage Network**, My 36-38  
 calculating IRR, M/A 59-64  
**Caring for Computer Orphans**, N/D 56-57  
**Computerizing the Loan Process**, My 39-41  
 in design, I/A 13  
 effect on staff, My 12-14  
 EMS, O 42-43  
 information sources, I/A 5-6  
 INSITE™, My 21  
 micro, Ju 9  
 in mortgage finance, Ja 10, 17, 18; M/A 17-20; My 36-38  
 NAR mega-issue, I/A 56  
**Negotiate Before You Automate**, My 15-16  
**Practical Protection for Your Software**, My 18-21  
 for property management, My 22-24  
 REINET™, M/A 59, 64; My 20  
 Rennie Mae, Ja 10, 17; M/A 17; My 20-21, 38  
**Take the Byte Out of Computerized Loan Origination**, N/D 38-40  
 vaults for tapes, S 20  
 Computerized loan originators (CLOs), N/D 38-40  
 Computerized mortgage information systems, Ja 10, 17, 18; M/A 17-20; My 36-38, 39-41  
 Condominiums  
**Condoeconomics**, F 10-19  
 consumer survey, S 43  
 co-ownership, N/D 29-30  
 estate tours, S 38  
 farming, F 25-26  
 future of, F 20-24  
 Interstate Land Sales Act, Ju 5  
 management, F 23, 24  
 Connecticut  
 Bridgeport cost-of-living values, N/D 19  
 Connor, Richard A., Jr., M/A 46-47  
 Construction, home, Ja 12, 14, 15. See also Builders, working with  
 consumer survey, S 43, 44  
 financing, Ja 32-34  
 Consultants, working with  
 in business relocations, Ja 56-57  
 for computers, My 16, 17; N/D 57, 58

Consumer Guide to Adjustable-Rate Mortgages, O 59  
 Consumer Handbook on Adjustable-Rate Mortgages, O 45, 57, 59  
 Consumer Price Index, Ja 12, 13; N/D 52  
 Consumption tax, Ja 14, 16  
 Contingencies, contract, S 6, 31, 32, 56  
 Contracts, sales, S 6, 9, 31; O 62, 63  
 in auctions, N/D 43, 44  
 broker assistant responsibilities, S 56  
 guaranteed income, Ja 33  
 land, M/A 14  
 in third party homebuying, N/D 12  
 Convention, NAR  
**It's About Time**, N/D 62-65  
 Conversions, F 13-14, 16, 21  
 Convertible mortgage loans, Ja 34; Ju 58  
 Cooperative education, S 49  
 Co-ops, F 23  
 Co-ownership, N/D 29-30  
 Copyright, defined, My 19  
 Copyright office, My 18, 19  
 Corporate Real Estate Data Network®, S 64  
 Corporate relocations, Ja 46-49  
 Corporate structures, S 22-23  
 liability exposure in, O 21, 22  
 Corporations, working with, S 31-33; N/D 9-11  
 Corporate Real Estate Data Network®, S 64  
**Go the Extra Mile**, N/D 12  
 Cortus, Bill, S 55-57  
 Cost-of-living differentials, N/D 16-19  
 Cost recovery, I/A 62-63  
 accelerated system, Ju 56  
 Counseling  
 American Society of Real Estate Counselors, S 32; O 47  
 Real Estate Counseling, reviewed, N/D 22  
 Counselor of Real Estate (CRE), S 32  
 CPU, defined, My 16  
 Creative financing, Ja 23-26. See also Financing, real estate  
 Customer relations departments, F 56-58  
 Custom software, My 18-21  
 Cyr, John E., Ju 53  
 Fred Dacus Associates, featured, I/A 38-39  
 —Correction, S 4  
 Dacy, Joe, II, Ju 28-29  
**Data Bits**, My 10; Ju 9; I/A 5; S 58; N/D 80  
 Davidson, Jeffrey P., M/A 46-47  
 Deal, Bob, Ja 52-53  
 Deeds of trust, M/A 22; I/A 73  
 Defects, O 10, 11, 16-20  
 Deficit, U.S. budget, Ja 9, 12, 14, 15, 16, 17, 18; My 48  
 Deficit Reduction Act, O 28  
 Delinquency, mortgage loan, Ja 17; My 53; O 46  
 Demographics, S 39  
 baby-boomers, Ju 11; S 41-45  
 dual-career couples, Ja 46-47, 54-55; N/D 14  
 effect on value retail projects, I/A 23  
 factor in condominiums, F 19  
 of liability insurance claims, O 23  
 senior citizens, Ju 11, 12, 14, 16, 18  
 trends in using, Ja 30-31; S 41-45

# Index 1985

- Depository Institutions Deregulation and Monetary Control Act, Ja 20, 21; My 53
- Depreciation, I/A 62-63. *See also* Cost recovery
- recapture, Ja 24
- Depression, dealing with, Ja 25
- Deregulation, Ja 9
- Depository Institutions Deregulation and Monetary Control Act, Ja 20, 21; My 53
- Garn-St Germain Depository Institutions Act, My 52, 53; O 45
- history of, My 53
- savings institutions' reaction to, My 42-46
- Design, home, Ju 15
- consumer survey, S 41-45
- Designing for Aging**, Ju 14
- in Japan, I/A 13-14
- Design, office, I/A 33-48
- lighting, O 36-39
- Parabolic Fixtures Make Buildings Shine**, O 40-41
- Developers, working with, Ja 37-39
- in condominium projects; F 10-19, 21
- economic, Ja 57-58
- financing techniques, Ja 32-34
- on high-tech projects, S 35
- on lighting, O 41
- on retirement housing, Ju 13
- savings institutions, My 44
- value retailing, I/A 20-22
- Directions in Commercial Investment**, F 33; My 61; S 35
- Direct mail programs, S 26, 27, 38. *See also* Advertising
- Discounting, Ja 40-41
- on mortgage loans, Ja 15, 16, 18; O 46, 52
- Discount stores, I/A 20, 23-24
- Discount window, Ja 20, 21
- Disk, defined, My 16
- District of Columbia
- accessory apartments, Ju 20, 21
- Dorward, Gregory P., Ju 55-57
- Douse, Richard T., Ju 44-45
- Dove, Ray, I/A 65-66
- Dowden, James C., F 20-24
- Dowds, David, N/D 20-21
- Down payments, My 49-50, 51; O 62
- Dual agency, S 33
- Dual-career couples, Ja 46-47, 54-55; N/D 14
- Due-on-sale clauses, F 36
- Dunham, Terry, I/A 20-22
- Easton v. Strassburger*, O 16, 19, 20
- Economic Recovery Tax Act of 1981 (ERTA), I/A 62, 63; N/D 17
- Economy, U.S.
- An Economic Viewpoint for 1985**, Ja 11-13
- foreign investment, I/A 8-10, 17, 19
- The Outlook for 1985**, Ja 14-18
- Edwards, Kenneth W., Ju 38-41
- Eide, Barby Fairbanks, I/A 26-27
- Eisen, Dennis, M/A 59-64
- Electronic Realty Associates (ERA), My 39
- Emerging Trends, M/A 9
- Employee Relocation Council (E-R-C), Ja 46; N/D 9, 10, 11
- Empty-nesters, F 21
- Energy, U.S. Department of, O 39
- Energy conservation, O 37, 38, 42-43
- Energy management systems (EMS), O 42-43
- Environmental Protection Agency, Ja 38
- Equity, F 33
- participation mortgages, Ju 58
- professional, I/A 30-31
- Errors and omissions insurance, O 12
- Escrow accounts, F 18; I/A 11, 65
- Estate agents, I/A 15
- Estridge, J. Lee, S 31-33
- Ethics, F 50, 52-53; Ju 6, 29, 46; I/A 31, 52; S 32
- appraiser, O 51
- British, I/A 15
- Code of, F 46-48; Ju 5; O 14-15, 19, 20
- consumer attitudes toward, N/D 53
- Eubanks Realty, Inc., featured, I/A 48
- European investors, I/A 9, 10
- Exchanges, M/A 11
- tax treatment of, Ja 24-25
- Exclusive brokers (EBs), M/A 21-23
- Failure, coping with, I/A 28-29
- Faraci, John, Ja 40-41
- Farm and Land Institute (FLI), Ju 51
- update, M/A 23
- Farm auctions, N/D 43
- Farmers Home Administration (FmHA), M/A 21-23
- new-home warranties, I/A 72
- Farmers' Home Administration Act, M/A 22
- Federal Communications Commission (FCC), My 59-60
- Federal funds rate, Ja 21-22
- Federal Home Loan Bank Board (FHLBB), Ja 33; My 53. *See also* Federal Home Loan Mortgage Corporation; Savings institutions
- on ARMs, O 45, 59
- average-cost-of-funds-index, M/A 14; O 49
- on computerized loan origination, M/A 20
- mortgage contract rates, M/A 15; O 46, 49, 50
- Federal Home Loan Mortgage Corporation (Freddie Mac), Ja 17; F 61; My 48, 49. *See also* Secondary mortgage market
- on assumable loans, F 16
- on condominiums, F 21
- Villani, Kevin, Ja 18
- Federal Housing Act of 1961, M/A 22
- Federal Housing Administration (FHA), Ja 43; F 16, 60-61; M/A 17; My 48; N/D 26, 27
- Broker Escrow Commitment program, I/A 73
- guidelines on buy-downs, Ja 43
- HOMAC, M/A 16
- new-home warranties, I/A 72
- on refinancing, I/A 73-74
- Federal Insurance Contributions Act (FICA), S 23
- Federal Land Bank, M/A 22
- Federal National Mortgage Association (Fannie Mae), F 60-61; M/A 16, 17; My 48, 49; N/D 26. *See also*
- Fannie Mae--cont'd*
- Secondary mortgage market
- on appraisals, O 48
- on ARMs, O 45
- on assumable loans, F 16
- on condominiums, F 21
- Consumer Guide to Adjustable-Rate Mortgages*, O 59
- guidelines on buy-downs, Ja 43
- Howard, Timothy, Ja 15-16
- Federal Open Market Committee (FOMC), Ja 20-21
- Federal Reserve Act of 1913, Ja 20
- Federal Reserve System, Ja 12, 14-15, 16, 18; M/A 14; O 45. *See also* Banks, commercial
- Watch the Fed**, Ja 19-22
- Fee simple tenancy, N/D 29
- FIABCI. *See* International Real Estate Federation
- Fiduciary duty, O 6, 16, 18-19
- Financial I, F 34-35
- Financial planning, S 16-19
- Financing, real estate, Ja 12-13; My 36-38. *See also* Loans, mortgage
- affected by new-home warranties, I/A 72
- Buying Down for Affordability**, Ja 42-43
- calculating, F 34-35, 36-41, 42; Ju 22-26; O 53-55
- for condo-hotels, F 19
- for condominiums, F 16-18
- creative, Ja 23-28
- A Developer's Guide to Financing Alternatives**, Ja 32-34
- Discounting Notes: An Overlooked Value**, Ja 40-41
- due-on-sale clauses, F 36
- for guaranteed-sale programs, I/A 73-74
- Lenders Look Ahead**, My 42-46
- loan applications, My 49-51
- NAR mega-issue, I/A 56
- refinancing, My 40; I/A 73-74
- Renaissance in Real Estate Finance**, O 44-47
- REOs, N/D 26-27
- Rural Residential Financing**, M/A 21-23
- sale-leasebacks, Ja 27, 33; M/A 11; Ju 18, 19, 50, 60
- Trends in Mortgage Finance**, M/A 13-15
- Unlock Equity for Older Homeowners**, Ju 18-19
- First Boston Capital Group, M/A 17-18; My 38
- First Church of the Open Bible v. Cline J. Dunton Realty, Inc.*, O 17
- First-time buyers, F 14-19, 21
- Fisher, John W., I/A 15-16
- Fixed-rate mortgage loans (FRMs), Ja 12, 15, 16, 17, 18; M/A 13-15; My 53; Ju 13; O 44, 45, 46. *See also* Loans, mortgage
- on commercial real estate, Ja 32
- HOMAC program, M/A 16
- RFC program, M/A 17
- scoring system, O 57-59
- Flat tax, My 28, 29
- Florida
- condominium legislation, F 22



- FNAEA, J/A 15  
 Foley, Lee J., N/D 9-11  
 Foos, George, J/A 23-24  
 Ford, Sue, N/D 24-27  
 Foreclosures, Ja 17; My 53; O 46; N/D 24-27  
 Foreign Investment in Real Property Tax Act (FIRPTA), J/A 9, 12, 18  
 Foreign investments, Ja 14; J/A 8-10, 11-12, 13-14, 15-16  
   in developments, Ja 33  
   The Guide to Foreign Investment in United States Real Estate, J/A 12  
   tax treatment of, Ja 28  
 For-sale-by-owners (FSBOs), O 32  
 Fournier, Rick, O 53-55  
 Fowler v. Benton, O 16  
 Fox, Sonny, O 31-34  
 Fracapane, Steve, Ja 46-49  
 Franchises, real estate, Ja 10; M/A 57  
   Better Homes & Gardens Real Estate Service, My 40  
   Century 21 Real Estate Corporation, My 39; J/A 44-45  
   Coldwell Banker, My 38  
   computer networks, My 38, 39-41  
   consumer attitudes toward, N/D 54  
   Electronic Realty Associates, My 39  
   Gallery of Homes, My 41  
   home-protection plans, J/A 68  
   Merrill Lynch Realty Associates, My 3d  
   Realty World, My 40  
   Red Carpet Corporation of America, My 40, 41  
   RE/MAX International, M/A 54; My 41  
 Frank, E. Rene, J/A 11-12  
 FRICS, J/A 16  
 Friedman, Ronald M., S 8-9  
 Furniture rentals, N/D 20
- Gallery of Homes, My 41  
 Garn-St Germain Depository Institutions Act, My 52, 53; O 45  
 Gatewood, Emmette T., Jr., F 46-48  
 Gilster Company, Inc., featured, J/A 36  
 Coal-setting, Ju 44-45; J/A 53-54; O 8  
 Goldberg, Richard M., M/A 39-41  
 Gouveia v. Citicorp Person-to-Person Financial Center, Inc., O 16, 19, 20  
 Government National Mortgage Association (Ginnie Mae), F 60-61.  
   See also Secondary mortgage market  
 Government securities, Ja 20, 21; F 60-61  
 Graduated-payment mortgage loans (GPMs), M/A 14, 16, 17  
 Graduate, REALTOR® Institute (GRI), Ju 39, 61; S 64; O 15  
 Greenberg, Herbert, Ju 35-37  
 Greenberg, Jeanne, Ju 35-37  
 Griffith, Robert E., My 31-33  
 Gross National Product (GNP), Ja 11, 12, 14, 15, 16, 17, 21, 22  
 Group advertising, M/A 25-26  
 Growing-equity mortgage loans (GEMs), M/A 17  
 Guaranteed income contracts (GICs), Ja 33  
 Guaranteed-sale programs, J/A 73-74  
 Guthrie, Randy, N/D 43-46
- Haddow, David F., Ja 30-31  
 Handbills, N/D 43, 44, 45  
 Harbour Landing, Ja 37-38  
 Hard copy, defined, My 16  
 Hardware, defined, My 16  
 Hare, Patrick, Ju 20-21  
 Harper, Gary D., N/D 26-27  
 Hawaii  
   accessory apartments, Ju 20  
   Japanese investors in, J/A 10  
   satellite auction, N/D 46  
 Hawaii Housing Authority (HHA), My 5  
   v. Midkiff, My 5  
 Heating, ventilation and air-conditioning system (HVAC), Ju 58; O 42, 43  
 Hegner, Betty D., M/A 57-58  
 Heun, Helen M., Ja 35-36  
 High-tech projects, S 35  
 Homelink Referral Network, J/A 15  
 Home Mortgage Access Corporation (HOMAC), M/A 16  
 Home-office deductions, S 12-15  
 Homeowners' associations, F 12, 21; N/D 30  
 Homeownership, M/A 8-12; S 41-45; N/D 52  
   **Co-ownership: A Vacation Variation**, N/D 29-30  
   "The Strength of a Nation Lies in the Homes of Its People," F 31  
 Home-protection plans, J/A 67-68, 69-70, 71-72  
 Home-sale assistance, Ja 46-49  
 Home sales, Ja 12  
   prices, F 12-13, 21; J/A 14, 74; O 46  
 Homes magazine, S 37  
 Hong Kong investors, J/A 9-10, 14  
 Hotels  
   financing for, F 19  
   as workshop sites, S 25-26  
 Housing. See also Demographics  
   **Accessory Apartments: A Planner's Perspective**, Ju 20-21  
   Japanese trends, J/A 13-14  
   starts, Ja 12, 14, 15  
   supply, Ja 30-31  
   **Trends in Housing Demand and Preferences**, S 41-45  
   types, F 10-19  
 Housing and Urban Development, U.S. Department of (HUD), M/A 21; J/A 74  
   condominium survey, F 20, 21, 23  
   on REOs, N/D 26, 27  
 Housing Futures Consumer Survey, S 41-45  
 Howard, Timothy, Ja 15-16  
 HP-12C, F 36-41; Ju 22; O 53-55  
 Humphrey-Hawkins bill, Ja 20
- Idaho  
 Coeur d'Alene Board of REALTORS®, F 30  
 Illinois  
   accessory apartments, Ju 20  
   Chicago cost-of-living values, N/D 19  
   Chicago office market, S 35  
   Southwest Suburban Board of REALTORS®, M/A 25  
 Imputed interest, Ja 9, 25  
 In Books, F 8; S 34; N/D 22
- Income-producing properties  
 apartments, accessory, Ju 20-21  
 appraising, F 42  
 ARMs' effect on, Ju 55-57  
 auctions, N/D 43-46  
 evaluating, Ju 22-26  
 hotels, F 19  
 Income Property Development, Financing and Investment, reviewed, S 34  
 Income tax deductions, S 10-15  
 Incorporated Society of Valuers Auctioneers, J/A 15  
 Incorporation, O 21, 22  
 Independent Computer Consultants Association, My 17  
 Independent contractors, S 23  
 Indexes, ARM, O 49, 50, 51, 52  
   average-cost-of-funds, M/A 14; O 49  
   FHLBB contract rate, M/A 15; O 46, 49, 50  
   Treasury securities, Ja 12, 32; M/A 15; O 49, 52, 59  
 Individual Retirement Accounts (IRAs), My 30; S 17-19  
 Industrial Real Estate, Ja 36  
 Industrial real estate  
   Market Survey, Ja 36; S 35  
   sales, Ju 50  
 Inflation, Ja 15, 16, 18; J/A 19  
   Consumer Price Index, Ja 12, 13, N/D 52  
   effect on condominiums, F 16  
   predictions, Ja 11  
 Infringement, defined, My 19  
 Ingalls, Bob, N/D 45  
 INSITE™, My 21  
 Installment sales, S 6  
   tax treatment of, Ja 24  
 Institute of Management Consultants, My 17  
 Institute of Real Estate Management (IREM), Ju 51; J/A 6  
 Harris, Ronald A., N/D 33-35  
 update, F 22  
 Inspections, home, O 11  
 Insulation standards, M/A 22  
 Insurance, J/A 66  
   Allstate, My 38  
   **Buying Liability Insurance**, O 22-23  
   coverage, My 8; S 16  
   errors and omissions, O 12  
   home warranties, J/A 71  
   liability, My 8; O 11, 12  
   life companies, Ja 33; F 33; J/A 9, 14; S 17  
   recordkeeping, S 21  
 Interest rates, Ja 14-18  
   effect on housing, F 16; S 43, 44  
   1985 predictions, Ja 12-13  
   on mortgage loans, O 45-47, 48  
 Interior, U.S. Department of, M/A 6  
 Internal Rate of Return (IRR), M/A 59-64; Ju 22-26, 55, 56  
 Internal Revenue Service (IRS). See also Tax implications  
   on condominiums, F 22  
   on corporate structures, S 22-23  
   on cost recovery, J/A 62-63  
   on deductions, S 10-15  
   on foreign investment, J/A 9  
   on historic property preservation, M/A 6  
   on investor registration, Ja 28

# Index 1985

## IRS—cont'd

- Subchapter S, S 22, 23
  - withholding tax rules, I/A 18-19
- International Appraisal Congress, O 47
- International Association of Corporate Real Estate Executives (NACORE®), S 64
- International Council of Shopping Centers (ICSC), I/A 20
- International Mortgage Exchange, M/A 20
- International Real Estate Federation (FIABCI), Ja 7; I/A 16; S 52
  - FIABCI Visits Rome in '85**, Ja 44
- Internships, Ju 39-40, 41; S 46-51
- Interstate Land Sales Act, Ju 5
- Interviewing, M/A 38
  - intern candidates, S 48
  - salespeople, Ju 35; S 60
- Investors, working with. *See also* Buyers, working with; Secondary mortgage market
  - ARMs: Are They Right for the Investor?** Ju 55-57
    - calculating tax brackets for, S 29
    - commercial-investment, Ju 51-52
    - on condominium projects, F 10-19, 21
    - cost recovery allowances, I/A 62-63
  - The English Connection**, I/A 15-16
  - How Pension Funds Invest in Real Estate**, Ju 58-60
    - of mortgage loans, Ja 40-41; F 60-61; Ju 19
  - A New Wave of Foreign Investment**, I/A 8-10
    - pension funds, Ja 31, 33, 34; My 30; I/A 9, 14, 17, 19
  - UK Investors in U.S. Real Estate**, I/A 17
    - What Your Foreign Investors Need to Know**, I/A 11-12
- Iowa Realty Company, Inc., featured, I/A 46-47
- Japanese investors, I/A 10, 11, 12, 19
  - Trends in Japanese Housing**, I/A 13-14
- Joint Center for Housing Studies of MIT and Harvard University, S 41-45
- Joint ventures, Ja 33; F 33; Ju 60. *See also* Developers, working with; Investors, working with
  - with foreign investors, I/A 9
  - with savings institutions, My 42-46
- Junior liens, My 49, 50
- Kaufman, Gadi, Ju 11-13
- Kentucky
  - Louisville Board of REALTORS®, F 30-32
- Keoghs, S 17-18
- Kinasz, Thomas J., Ja 23-28
- Kline, C. Larrie, M/A 21-23
- Lachman, M. Leanne, My 36-38
- Land contracts, M/A 14
- Land of Lincoln PARTNERS Real Estate, Inc., featured, I/A 41
- Land sale/leaseback-leasehold (LSLB), Ja 33
- Laser, Stephen, A., My 12-14
- Latin American investors, I/A 10

- Leach, Kevin, O 40-41
- Leadership Training Graduate (LTG), O 34
- Leasing. *See also* Property management
  - cellular phones, My 60
  - computers, My 16
  - developments, Ja 33-34
  - EMS, O 43
  - sale-leasebacks, Ja 27, 33; M/A 11; Ju 18, 19, 50, 60
  - tax treatment of, Ja 26-27
- Ledgers, S 13-15; O 31
- Leffingwell, Jim, I/A 67-68
- Leinberger, Christopher B., My 42-46
- Legal Briefs**, M/A 6; My 5; Ju 5; S 6; O 6; N/D 4
- Lemon, James, O 42-43
- Lenders, working with. *See also* Banks, commercial; Mutual savings banks; Savings institutions
  - on ARMs, O 45-47
  - Brokers and Lenders Team Up**, My 47-48
    - in commercial real estate, Ja 32
    - as competitors, Ja 9
    - on computer networks, My 38; N/D 39
    - on condominium projects, F 16-19
  - Foreclosures: A Forgotten Market**, N/D 24-27
    - on guaranteed-sale programs, I/A 74
  - HOMAC, M/A 16
  - in joint ventures, Ja 30; F 33-31
  - RAMs, Ju 19
  - savings institutions, My 42-46
  - SEMs, Ju 19
- Lester, William M., My 58
- Liability, broker, O 10-13, 14-15, 16-20, 21-27
  - with broker assistants, S 56-57
  - in buyer defaults, O 6
  - in corporate structures, S 22-23
  - insurance, My 8; O 11, 12, 21-27
  - in internships, S 48
  - tax, S 22-23
- License, defined, My 19
- Licensing, Ju 41
  - of auctioneers, N/D 43
  - of mortgage brokerage, N/D 40
  - software, My 18-21
- Life-cycle costing, O 39
- Life insurance companies, S 17
  - in commercial lending, Ja 33
  - Japanese, I/A 14
  - in joint ventures, F 33; I/A 9
- Lighting, building, O 36-39
  - for the aging, Ju 14
  - case study, O 40-41
  - as a security device, N/D 34
- Liniger, Dave, M/A 54-58
- Lipman, Ira A., N/D 36
- Listings, O 33. *See also* Contracts; Multiple Listing Service
  - cable television, M/A 43-44
  - commercial-investment, Ju 51
  - home-protection plans, I/A 67-68, 69-70
  - managing the inventory, O 60-61
  - presentations, My 31-33
  - property descriptions, O 17-18
  - in small towns, I/A 58-60
- Little, James F., Ju 22-26
- The Loan Arranger, F 34
- LoanExpress, M/A 20; My 38

- LoanLink, M/A 18-20; My 38
- Loans, mortgage. *See also* Financing, real estate
  - AMLs, O 45
  - applications, My 49-51; N/D 39
  - ARMs—A Logical Conclusion**, O 48
  - ARMs Scoring System**, O 57-59
  - assumable, F 16; M/A 14, 17
  - balloon payments, F 35, 38-41; M/A 14
  - bullet, Ja 32-33
  - buy-downs, Ja 42-43; F 18-17; O 48
  - convertible, Ja 34; Ju 58
  - equity participation, Ju 58
  - FRMs, Ja 12, 15, 16, 17, 32; M/A 13-15, 16, 17; My 53; Ju 13; O 44, 45, 46, 57-59
  - GEMS, M/A 17
  - GPMS, M/A 14, 16, 17
  - mini-permanent, Ja 32
  - RAMs, Ja 13, 18, 19
  - RRMs, O 45
  - second mortgage, Ja 17, 40-41; M/A 15; I/A 73-74
  - SEMs, Ju 18, 19
  - STEP EOM, M/A 17
  - VRMs, O 45
  - wraparound, F 36-41; M/A 14, 17
- Logos, S 37
- Long-range planning, I/A 52-55
- Long v. Brownstone Real Estate Co., O 20
- Lowe, Jeannette, G., N/D 29-30
- Maggie Mae, M/A 17
- Molehorn, Russell O., M/A 27-29
- Management, real estate office, F 7. *See also* Brainstorms for Managers; Real estate brokerage
  - designing compensation packages, Ja 53; M/A 52-53; My 40; I/A 74, 80; S 48, 55-56
  - moving, N/D 21
  - Psychological Tests in Recruiting**, Ju 35-37
  - recordkeeping, M/A 28-29; My 23-24; I/A 49-50; S 10-15, 20-21; O 25, 31
  - Sales Dropouts: Why They Leave**, Ju 38-41
    - training, Ju 37; I/A 30; O 27
- Manna, Carole J., I/A 49-50
- Margins, loan, O 52, 56, 57, 58
- Marinas, F 22
- Marketing. *See also* Advertising
  - broker assistant responsibilities, S 56
  - The Camera's on You**, M/A 39-41
  - farms, listing, F 25-26, 28; O 32
  - foreclosures, N/D 25
  - home protection plans, I/A 69-70
  - How Do You Select a Public Relations Representative?** M/A 35-36
  - in Japan, I/A 13
  - A Listing Information Center**, N/D 49-51
  - A Market Analysis Report System**, My 31-33
  - Marketing Basics**, S 37-39
  - Marketing Off-Price Centers**, I/A 23-24
  - Narrowcasting: Affordable Television Marketing**, M/A 42
  - REINET™, M/A 59, 64; My 20
  - retirement developments, Ju 13
  - Show Your Listings on Cable TV**, M/A 43-44

#### Marketing—cont'd

in small towns, I/A 58-60  
temporary resident programs, I/A 65-66  
**The Ultimate Marketing Sheet**, My 34-35  
workshops, S 25-28  
Marsella, Anthony, N/D 52-54  
Maryland  
on salesperson liability, O 16  
Massachusetts  
Boston cost-of-living values, N/D 19  
MCC Powers, My 61; O 42  
McDonough, Wallace J., N/D 16-19  
McKee, Linda M., S 46-51  
McMullan, Robert J., N/D 49-51  
Mead, Malcolm S., O 16-20  
Media, news, working with, M/A 26, 35-36; S 27, 38, 39, 56. See also Community involvement; Public relations  
**How to Get into Print**, M/A 37-38  
lead sheets, M/A 41  
for television coverage, M/A 39-41  
Mega-issues, NAR, I/A 56  
Member, Appraisal Institute (MAI®), Ju 51; O 51  
Membership Profile 1984, Ju 38  
Mentors, S 55  
Meredith Mortgage Services, My 40  
Merrill Lynch Realty Associates, My 38  
Microcomputer programs, Ju 9. See also Computers  
Migliore, R. Henry, I/A 52-55  
Milling, Donna L., My 22-24  
Mini-permanent loans, Ja 32  
Minnesota  
insured warranty law, I/A 72  
on listing agent liability, O 17  
Minnesota Multiphasic Personality Inventory (MMPI), N/D 36  
Missouri  
on broker liability, O 20  
on salesperson liability, O 16  
St. Louis cost-of-living values, N/D 19  
Mixed-use developments, F 23  
MNAEA, I/A 15  
Mobile homes, S 43  
Mobile phones, My 59-60  
Modem, defined, My 16  
Modified Internal Rate of Return (MIRR), Ju 25-26  
Module, defined, My 19  
Monetary Aggregates, Ja 20-21  
Monetary Controls Act. See Depository Institutions Deregulation and Monetary Control Act  
Money market funds, M/A 9; S 18  
Mooney, Vince, F 10-19  
Moore, Charles E., N/D 21  
Moran, Enis V., N/D 56-57  
Morse, Phillip D., Ja 32-34  
Mortgage loans, My 36-38. See also Loans, mortgage; listings of specific types of mortgages; Secondary mortgage market  
caps, M/A 14-15; Ju 55; O 45, 50, 52, 56, 57-59  
computerized mortgage information systems, Ja 10, 17, 18; M/A 17-20; My 36-38, 39-41; N/D 38-40  
indexes, Ja 12, 32; M/A 14, 15; O 46, 49, 50, 51, 52, 59

#### Mortgage loans—cont'd

insurance, M/A 17, 20; My 50; O 46  
interest deductibility, M/A 11, 12  
interest rates, Ja 12-13, 14-18; F 16; S 43, 44; O 45-47, 48  
negative amortization, M/A 15; O 48, 50, 52  
originations, F 60; M/A 13-15; My 17-20, 52; O 44-47, 49-51  
**Paradise Lost and Regained**, F 60-61; M/A 16-20  
securities, Ja 31; F 60-61; M/A 18; My 28-30, 38-39  
Mortgage-backed securities (MBS), Ja 31; F 61; M/A 18  
Mortgage bankers, F 60-61; O 50, 51  
Mortgage Bankers Association of America, Ja 16-17; F 21  
on ShelterNet, M/A 18  
Mortgage Bankers Association of America, F 21  
Riedy, Mark J., Ja 16-17  
Mortgage Guaranty Insurance Corporation (MGIC), M/A 17, 20  
Mortgage-related securities, F 60-61; M/A 16-20; My 28-30, 38-39  
Mortgage subsidy bonds, Ja 28  
Moss, Joan-Marie, I/A 58-60  
Motivational techniques, Ju 38, 39-40, 42-43, 44-45; O 7-9  
Moul, Marlin E., M/A 27-29  
Multiple Listing Service, (MLS), M/A 18, 20; My 38, 41; Ju 51; I/A 16, 70; N/D 11, 26, 38, 39  
NAR mega-issue, I/A 56  
software, Ju 9  
Murphy, Neil, My 15-16  
Mutual savings banks, Ja 20; My 53  
Myers Realty, Inc., featured, I/A 42-43

Narrowcasting, M/A 42  
National Association of Estate Agents (NAEA), I/A 15, 16  
National Association of Home Builders (NAHB), F 20, 21  
HOMAC, M/A 16  
Sumichrast, Michael, Ja 15  
NATIONAL ASSOCIATION OF REALTORS®, F 20, 21; Ju 45, 61; I/A 15; O 25; See also Board of REALTORS®; specific institutes, societies and councils  
on ARMs, O 47  
on broker liability, O 13  
buyer and seller survey, N/D 52-54  
"Call to action" campaign, Ja 9  
Carlson, Jack, Ja 11-13  
Code of Ethics, F 46-40, 50, 51; Ju 5; I/A 52; O 14-15, 19, 20  
convention, N/D 62-65  
firm survey, S 22  
home purchase study, M/A 9  
INSITE™, My 21  
library, Ju 48, 49  
Management Information Systems Division, My 17  
mega-issues, I/A 56  
Membership Profile 1984, Ju 38  
MLS, M/A 18, 20; My 38, 41; Ju 9, 51; I/A 16, 56, 70  
mortgage finance survey, O 46, 49-51  
Outreach, I/A 56  
PowerHouse campaign, F 32

#### National Association—cont'd

Private Property Week, Ja 9; F 29-32  
psychological testing service, Ju 37  
REALTOR® Professional Protection Program, O 12, 21, 22  
REALTORS®, Ja 9; I/A 56; O 14-15  
recruitment efforts, Ja 9  
REINET™, M/A 50, 64; My 20  
Rennie Mae, Ja 17, 19; M/A 17; My 20-21; 38  
Roberts, David  
—**The Year Ahead: An Interview with David Roberts**, Ja 7-10  
Strategic Planning Committee, Ja 10; I/A 56  
"Three for All" campaign, Ja 9  
National Bureau of Standards, My 61  
National Register of Historic Places, M/A 6; I/A 35  
National Timesharing Council (NTC), My 61  
Negative amortization, M/A 15; O 48, 50, 52  
Negotiating, F 49-51; S 31-33, 56  
Nelson, Karin L., My 49-51  
Networking, Ju 8  
Corporate Real Estate Data Network®, S 64  
group advertising, M/A 25-26  
New homes  
**What's New in New-Home Warranties?** I/A 71-72  
New Jersey  
insured warranty law, I/A 72  
The Marketplace Concept, I/A 20  
Newman, William, III, O 7-9  
New Mexico  
on broker liability, O 19  
Newsletters, Ja 52; F 26; O 33  
The Newsletter Editor's Desk Book, reviewed, N/D 22  
Newspaper Advertising Bureau, N/D 52  
News tipsheet, M/A 41  
Newton-Raphson iteration, M/A 64  
New York  
accessory apartments, Ju 20  
Albany cost-of-living values, N/D 19  
office market, S 35  
real estate auctions, N/D 44  
Noffsinger, Hugh G., F 42  
North, William, D., M/A 50; O 10-13  
North Carolina  
Greenville Pitt County Board of REALTORS®, F 29  
Norwest Mortgage Company, M/A 17  
Note rates, O 52  
NOW accounts, Ja 20; My 53  
Object code, defined, My 19  
Office Building Marketing survey, Ja 36  
Office, real estate. See also Design, office; Management, real estate office  
automation, My 12-14  
moving, N/D 21  
**Office Openers**, I/A 33-40  
organization, I/A 49-50  
Office space  
condominium, F 22  
financing, Ju 59  
foreign investment in, I/A 9  
lighting, O 40-41  
market surveys, Ja 36; S 35



# Index 1985

## Office space—cont'd

- rent survey, S 35
- security, My 61
- Off-price stores, I/A 20-33, 23-24
- Ohio
  - Association of REALTORS®, M/A 20
  - Lancaster Board of REALTORS®, F 29
  - 100 percent commissions, M/A 53, 54-58
  - Open houses, S 38; O 34
  - Operating manual, defined, My 19
  - Operating system, defined, My 16
  - Original-issue discount (OID), Ja 25-26; O 28
  - O'Toole, Donald E., F 36-41
  - Outlet stores, I/A 20-22, 23-24
  - Outreach, I/A 56

- Parabolic fixtures, O 40-41
- Parkes, Gerald N., I/A 19
- Participation certificates (PCs), F 61
- Partnerships, I/A 17
  - broker, S 55-57
  - liability exposure in, O 21, 22
  - tax treatment of, Ja 27-28; S 22
- Patchett, Candy, Ju 46-49
- Patent, defined, My 19
- Payback methods, My 61
- Pennsylvania
  - Reading Outlet Center, I/A 21
- Pension funds, Ja 31; My 30; Ju 58-60; I/A 19
  - British, I/A 17
  - in commercial real estate, Ja 33, 34
  - European, I/A 9
  - Japanese, I/A 14
- Performance reviews, I/A 55
- Perks, M/A 52
- Perras, Arnold M., M/A 43-44
- Personal computers (PCs), My 39
- Personality Dynamics, Inc. (PDI), Ju 37
- Perspective, Ja 36
- Phillips v. JCM Development Corporation, O 6
- Philopena, Frederick L., Ja 37-39
- Photographs, Ja 51
- Pifalo, Donald M., My 55-56
- Planning, I/A 52-55
  - working with planners, Ja 37-39
- Planning Research Corporation (PRC), M/A 20
  - PRC Realty System, My 38
- Pledged-account subsidies, Ja 43
- Powell, John R., F 54-55
- PowerHouse campaign, F 32
- Press releases, S 38; O 32
- Prime rate, Ja 18, 32
- Private mortgage insurance (PMI), N/D 27
- Private placements, My 44
- Private Property Week, Ja 9; F 29-32
- Professionalism in Real Estate Practice, O 15
- Professional Standards Manual, F 51
- Profit-sharing, M/A 53
- Property descriptions, O 17-18
- Property management, I/A 12. See also Office space
  - The Basics of Property Management Software**, My 22-24
  - Choosing an Outside Security Service**, N/D 36

## Property management—cont'd

- condominiums, F 17, 24
- guaranteed-sale programs, I/A 74
- Institute of Real Estate Management, F 22; Ju 51; I/A 6
- liability exposure in, O 21, 22
- Managing Condos and Co-ops**, F 23
- Security Systems: What Are Your Options?** N/D 33-35
- Small Buildings and Energy Management Systems**, O 42-43
- software programs, I/A 6; S 58
- tenants' survey, Ju 64
- Turn On to Lighting**, O 36-39
- value retail projects, I/A 22
- Proprietorships, S 22-23
- Protégés, S 55
- Psychological testing, Ju 35-36
- MMPI, N/D 36
- Purchase-option agreements, S 31
- Public address systems, N/D 44, 45
- Public relations, S 37-39. See also Community involvement; Marketing; Media news, working with
  - in business relocations, Ja 56-57
- Conduct a Winning Workshop**, S 25-28
- customer relations departments, F 56-58
- internships, S 46-51
  - selecting a representative, M/A 35-36
- Public speaking, F 28

- Radio advertising, S 37
- RAM, defined, My 16; N/D 59
- Read, Dorothy, I/A 28-29
- Real Estate Analysis Program (REAP), M/A 59
- Real estate as an investment, Ja 30-31; N/D 60. See also Commercial-investment real estate; Income-producing properties; Investors, working with; Tax implications
  - ARMs' effect on, Ju 55-57
  - calculating, M/A 59-64
  - cash-flow guidelines, My 50
  - Condoeconomics**, F 10-19
  - condominiums, F 21
  - consumer attitudes toward, N/D 52
  - cost recovery allowances, I/A 62-63
  - foreign investors, I/A 8-10; 11, 17
  - The Gold Book**, reviewed, F 8
  - Is IRR Overrated?** Ju 22-26
  - A Plum of a Program**, M/A 59-64
    - Correction, My 4
    - Response, I/A 4
  - The Real Estate Investing Profit Guide**, reviewed, F 8
  - The Syndications Market in 1985: Surviving the Uncertainty**, My 28-30
  - To Buy or Not to Buy?** M/A 9-12
- Real estate brokerage. See also Advertising; Brokers, real estate; Management, real estate office; Marketing; Office, real estate; Real estate business
  - Boost Business with Home-Protection Plans**, I/A 69-70
  - Building a Relocation and Referral Department**, Ja 52-53

## Real estate brokerage—cont'd

- Charting Your Course in Advertising**, M/A 30-31
- Choosing a Home-Protection Program**, I/A 67-68
- computer use, Ja 10, 17; M/A 17, 59, 64; My 12-14, 15-16, 18, 21, 39-41; Ju 9; I/A 5-6, 56; S 58
- Creative Compensation**, M/A 52-53
- Develop a Strategic Plan for Your Brokerage**, I/A 52-55
- Fight Fear of Automation**, My 12-14
- franchises, Ja 10; M/A 54, 57; My 38, 39, 40, 41; I/A 68; N/D 54
- Going, Going, Gone!** N/D 43-46
- guaranteed-sale programs, I/A 73-74, 80
- How Do You Rate with Buyers and Sellers?** N/D 52-54
- How to Choose a Consultant**, My 17
- How to Create a Client/Customer Relations Department**, F 56-58
- INSITE™, My 21
- internships, S 46-51
- Lessons in Liability**, O 16-20
- The Liability Equation**, O 10-13
- liability insurance, My 8
- relocation departments, N/D 13-15
- Remedies to Reduce Your Risk**, O 21-27
- residential property management departments, F 23, 24
- sales dropouts, Ju 38-41
- selecting a representative, M/A 35-36
- Setting Up Shop**, S 22-23
- Real Estate Business, S 64
- When Your Company Pulls Up Stakes**, N/D 21
- Real estate business. See also Compensation
  - The Achilles Heel of Real Estate**, F 7
  - How Efficient Is the Real Estate Market?** Ja 30-31
  - Protect The Heart of Your Business**, S 20-21
  - Rewards and Just Desserts**, M/A 50
  - Strategy for the Future**, I/A 56
- Real Estate Information Network (REINET™), M/A 59, 64; My 20
- REAL ESTATE ISSUES, S 32
- Real estate-owned properties, N/D 24-27
- Real Estate Personality Inventory (REPI), Ju 37
- Real estate profession, F 7; O 14-15. See also Salespeople, real estate agency, law of, S 33; O 6
- recruiting, M/A 27; Ju 35-36, 37; I/A 30; S 46-51, 52-53; O 7, 27
- turnover, Ju 38-41
- The Value of Your Reputation**, F 54-55
- Real Estate Research Corporation, M/A 9
- REAL ESTATE SECURITIES AND SYNDICATION INSTITUTE® (RESSI®), Ju 51
- McClaren, H. Bruce, My 29-30
- update, O 41
- The Real Estate Securities Journal**®, O 41
- REAL-FIND, M/A 20
- REALTOR®, O 14-15
- image, I/A 56
- trademark, Ja 9



- REALTOR-ASSOCIATE®, O 14-15  
 REALTOR® Professional Protection Program, O 12, 21, 22  
 REALTOR®'s Code of Ethics and Arbitration Manual, F 48, 50, 51  
 REALTORS NATIONAL MARKETING INSTITUTE®, Ju 52  
 update, S 64  
 REALTORS® National Mortgage Access (Rennie Mae), Ja 10, 17; M/A 17; My 20-21, 38  
 Realty World, My 40  
 Recordkeeping, I/A 49-50; S 20-21  
 of advertising results, M/A 28-29  
 computer, My 23-24  
 for income taxes, S 10-15  
 new salesperson, O 31  
 in risk management, O 25  
 Recruiting, M/A 27; O 7  
 A Different Internship, S 52-53  
 A Guide to Internships, S 46-51  
 psychological tests, Ju 35-36  
 Red Carpet Corporation of America, My 40, 41  
 Referrals  
 Homelink Referral Network, I/A 15  
 for relocations, Ja 62  
 Refinancing, My 40; I/A 73-74  
 Refunds, tax, S 10-15  
 Rehab for Profit: New Opportunities in Real Estate, S 34  
 Addendum, N/D 4  
 Relocation  
 business, Ja 56-59; N/D 12  
 Capture Third-Party Business, N/D 9-11  
 Corporate Transfers Mean Business, Ja 46-49  
 cost-of-living differentials, N/D 16-19  
 furnishing alternatives, N/D 20  
 More Services Mean More Business, N/D 13-15  
 Unlock the Door, Ja 50-51  
 RE/MAX International, M/A 54; My 41  
 Rendezvous West, featured, I/A 37  
 Renegotiable-rate mortgage loans (RRMs), O 45  
 Rennicks, Robert S., Ja 56-57  
 Rennie Mae. See REALTORS® National Mortgage Access  
 Renting. See Property management  
 accessory apartments, Ju 20-21  
 controls, I/A 12  
 to family members, F 14  
 reporting income, My 50, 51  
 tax treatment, Ja 26-27; N/D 4  
 Reporters, talking to, M/A 38  
 Repurchase agreements, Ja 21  
 Requests for proposal (RFPs), I/A 5  
 Residential Funding Corporation (RFC), M/A 17  
 Reserve Aggregates, Ja 21  
 Reserve requirements, Ja 20-22  
 Residential Member (RM), O 51  
 Response, Ja 4; F 6; My 4; Ju 4; I/A 4; S 4; O 4; N/D 4  
 RESSI®. See REAL ESTATE SECURITIES AND SYNDICATION INSTITUTE®  
 The RESSI Review®, O 41  
 Retailing, I/A 20-22, 23-24; O 37. See also Shopping Centers  
 Retirees, Ju 11-13  
 Retirement  
 communities, Ju 16-17  
 plans, S 17-18  
 Reverse-annuity mortgage loans (RAMs), Ju 13, 18, 19  
 R-40, M/A 22  
 Riedy, Mark J., Ja 16-17  
 Risk management, O 12-13, 21-27  
 RKI Databank, M/A 20  
 R-19, M/A 22  
 Romanski, Frederick F., Ja 42-43  
 Royal Institute of Chartered Surveyors (RICS), I/A 15, 16  
 Rural financing, M/A 21-23  
 Russo, Louis M., F 23  
 Ryne, John F., S 37-39  
 Salary draws, M/A 53  
 Sale-leasebacks, Ja 33; M/A 11; Ju 50, 60  
 by seniors, Ju 18, 19  
 tax treatment, Ja 27  
 Salespeople, real estate. See also Brainstorms for Salespeople; Buyers working with; Compensation; Investors, working with; Real estate profession; Sellers, working with; Specializing  
 builders, working with, Ja 35-36  
 Building Career Equity, I/A 30-31  
 Coping With Fear of Failure, I/A 28-29  
 dropouts, Ju 38-41  
 Farming Condo Resales, F 25-26  
 financial planning, S 16-19  
 goal-setting, I/A 53-54  
 Going for Your Goal, Ju 44-45  
 home inspections, I/A 68  
 independent contractors, S 23  
 liability, I/A 72  
 Make a Successful Sales Switch, Ju 50-52  
 Managing Your Listing Inventory, O 60-61  
 A Message for You, My 58  
 in mortgage finance, M/A 17-20; My 39-41; N/D 38-40  
 motivational techniques, Ju 38, 39-40, 42-43, 44-45; O 7-9  
 A Neophyte's Handbook, O 31-34  
 Organize Your Office, I/A 49-50  
 Phones on the Go, My 59-60  
 Power of the Imagination, Ju 42-43  
 Prospect for C-I Sales Success, M/A 46-47  
 reactions to change, My 12-14  
 recruiting, M/A 27; Ju 35-37; O 7  
 in risk management, O 27  
 Sell Homes with Calculators, F 34-35  
 on selling condominiums, F 18  
 Small Town, U.S.A., I/A 58-60  
 A Starter's Schedule for Success, Ju 46-49  
 Star Traits, O 7-9  
 Take Charge of Tension, I/A 26-27  
 The Telephone: Friend or Foe? My 55-56  
 time management, Ju 6, 45, 46-49; S 13; O 31  
 What's Wrong with Being in It for the Money? Ju 6-8  
 Words for the Wise, O 62-63  
 Salomon Brothers, Inc., M/A 16, 17; My 38  
 Salting, My 20  
 defined, My 19  
 Sanderson, Sandy, N/D 58-59  
 Sanchez, Michael A., N/D 12  
 Savings institutions, Ja 30-31; N/D 26.  
 See also Federal Home Loan Bank Board; Secondary mortgage market  
 in construction lending, Ja 32  
 in mortgage finance, F 60; O 50, 51  
 real estate strategies, My 42-46  
 regulation, Ja 20  
 on Sheltarnet, M/A 18  
 Still Housing's Best Friend, My 52-53  
 U.S. League of Savings Institutions, Ja 14-15; My 52, 53; O 52  
 Schwaller, John W., Ja 50-51  
 Sears, My 38  
 The Seasons, N/D 30  
 Secondary mortgage market, Ja 31; F 60-61; My 48, 49-50; O 45. See also Federal Home Loan Mortgage Corporation; Federal National Mortgage Association; Government National Mortgage Association; Investors, working with; Pension funds  
 conduits and electronics, M/A 16-20  
 Secondary Mortgage Market Enhancement Act, Ja 17; M/A 18  
 Second mortgage loans, Ja 17, 40-41; M/A 15; I/A 73-74  
 Second units, Ju 21  
 Section 1034, N/D 4  
 Securities  
 mortgage, Ja 31; F 60-61; M/A 16-20; My 28-30, 36-39  
 RESSI®, My 29-30; Ju 51; O 41  
 Treasury, I/A 9  
 Security, O 37; N/D 33-35  
 choosing a service, N/D 36  
 Seller financing, Ja 9, 15-16; M/A 13, 14; I/A 59; O 50, 51  
 tax treatment, Ja 25-26  
 wraparound loans, F 41  
 Sellers, Jim, M/A 37-38  
 Sellers, working with. See also Seller financing; Tax implications  
 accepting discounted notes, Ja 41  
 agency, law of, S 43; O 6  
 attitudes, N/D 52-54  
 baby-boomers, Ju 11; S 41-45  
 buy-downs, Ja 42-43; F 16-17; O 48  
 buy-out options, N/D 45  
 closings, F 18; I/A 12, 59-60; S 56; O 62  
 for-sale-by-owners, O 32  
 A Guaranteed-Sale Program that Works, I/A 73-74, 80  
 home protection plans, I/A 67-68, 69-70  
 listing presentations, My 31-33  
 marketing sheets, My 34-35  
 No Vacancy—Temporary-Resident Programs at Work, I/A 65-66  
 OID rules, Ja 25-26; O 28  
 open houses, S 38; O 34  
 Seniors and Salespeople, Ju 16-17  
 in small towns, I/A 58-60  
 workshops for, S 25-28  
 wraparound mortgage loans, F 36-38  
 Seniors, as buyers, Ju 11-13, 16-17, 18-19  
 Service-center projects, S 35

# Index 1985

- Service contract companies, I/A 67; N/D 57, 58
  - Servicing, loan, My 40; O 47
  - Shared-equity mortgage loans (SEMs), Ju 18, 19
  - Sharpe, John G., S 52-53
  - Shearson, Lehman/American Express, Ja 17-18
  - Shelternet, M/A 17-18; My 38, 40, 45
  - Shepard, Mikki, F 25-26
  - Shopping centers
    - data on, F 33
    - value retailing, I/A 20-22, 23-24
  - Sign-on, defined, My 19
  - Signs, S 37; N/D 44-45
    - listing information centers, N/D 49-51
  - Sinai, Allen, Ja 17-18
  - S.I.R. Reports, Ja 36
  - Site selection, Ja 56-57; S 31
  - Small business corporations, S 23
  - Small towns, O 23
  - Snow, Jane Moss, I/A 71-72
  - Social Security, Ja 16, 18; S 23
  - Society of Industrial REALTORS® (S.I.R.), Ju 51
    - update, Ja 36
  - Society of Professional Management Consultants, Inc., My 17
  - Software
    - defined, My 16, 19
    - directories, I/A 5
    - property management, My 22-24
    - protecting, My 18-21
    - review, Ju 9
    - selection, N/D 58, 80
    - types of, S 58
  - Source code, defined, My 19
  - Speakers, workshop, S 27-28
  - Specialist in Real Estate Securities (SRS), Ju 51; O 41
  - Specializing, I/A 59. See also specific headings
    - in auctions, N/D 43-46
    - in commercial-investment, Ju 50-52
    - in condominiums, F 25-26
    - in corporate relocations, Ja 46-49, 50-51; N/D 9-11
  - How to Sell to Corporations**, S 31-33
  - legal S 8
  - in mortgage brokerage, N/D 39-40
  - Should You Sell Foreclosures?** N/D 26-27
  - in temporary-resident programs, I/A 65-66
- Spread, interest rate, Ja 15, 18; M/A 14; O 46
- Spreadsheet programs, S 58
- STEP EOM loans, M/A 17
- Stevens, Robert L., My 47-48
- Stone, Jane, O 60-61
- "Strategic Planning," I/A 56
- Stress, handling, I/A 26-27, 28-29
- Subchapter S, S 22, 23
- Sumichrast, Michael, Ja 15
- SuperNOW accounts, Ja 20, 21
- Supreme Court, U.S., My 5
- Sutherland, Paul H., S 16-19
- Syndications, Ju 59; I/A 17
  - in developments, Ja 33
  - 1985 market, My 28-30
  - RESSI®, My 29-30; Ju 51; O 41
  - savings institutions in, My 42-46
  - tax implications, N/D 60
- Tax Forum**, O 28; N/D 60-61
- Tax implications, Ja 13; My 48. See also Internal Revenue Service; Real estate as an investment; **Tax Forum Clues for Happy Returns**, S 10-15
- of commercial real estate lending, Ja 32-34
- of corporate structures, S 22-23
- cost recovery, I/A 62-63
- Deficit Reduction Act, O 28
- of foreign investment, I/A 9, 12, 18-19
- of historic property preservation, M/A 6
- of homeownership, M/A 9, 11
- of investments, S 17-19
- on loan applications, My 50-51
- for pension funds, Ju 60
- recordkeeping, S 21
- in relocations, N/D 17
- of renting, F 14; N/D 4
- of syndications, My 28-30
- tax brackets, S 29
- The Tax Reform Act of 1984, Ja 9, 23-28; My 28-30; I/A 62, 63
- Tax Information for Homeowners, M/A 11
- Tax Reform Act of 1984, Ja 9, 23-28; My 28-30; I/A 62, 63
- Telephones, My 55-56, 58; Ju 61; S 27
- cellular, My 59-60
- income tax deduction, S 12-15
- systems, N/D 21
- Television
  - advertising, S 37
  - closed-circuit, N/D 35
  - marketing, M/A 39-41, 42, 43-44
- Temporary-resident programs, I/A 65-66
- Tenancy in common, N/D 29
- Tennessee
  - Memphis Board of REALTORS®, F 30
  - Memphis outlet mall, I/A 21
- Texas
  - Del Rio Board of REALTORS®, F 29
  - secondary financing, I/A 73
- Third-party homebuying, Ja 46-49, 50-51, 52-53; N/D 9-11
- Thomas, Paul G., Ju 42-43
- "Three for All" campaign, Ja 9
- Thrift institutions, Ja 20. See also Savings institutions
- Time management, My 64; Ju 6, 39; O 60
- appointment calendars, S 13; O 31
- for new salespeople, Ju 45, 46-49
- Timeshares, My 61; I/A 9
- co-ownership, N/D 29-30
- Title companies, I/A 11, 16; S 56
- Townsley, Bruce, I/A 13-14
- Trade secret, My 20
- defined, My 19
- Training, Ju 37; I/A 30
- in risk management, O 27
- Transferees, working with, N/D 13-15, 16-19, 20
- Travel
  - income tax deductions, S 12-15
- Travelers Insurance Company, O 12, 22
- Treasury, U.S. Department of, Ja 18, 21, 27; F 60; My 29; Ju 28; O 28
- securities rates, Ja 12, 32; M/A 15; O 49, 52, 59
- tax proposal, N/D 60
- Treece, Robert S., O 16-20
- Trenta v. Gay, S 6
- TRW Information Services Division, M/A 18; My 38
- Turnover, Ju 35-37, 38-41; S 60
- Unemployment rates, Ju 12, 15
- Uniform Condominium Act (UCA), F 22
- United Kingdom investment, I/A 15-16, 17, 19
- United States League of Savings Institutions
  - on ARMs, O 52
- Christian, James, Ja 14-15
- Zellers, John B., My 52-53
- Urban Land Institute, Ju 13
- User manual, defined, My 19
- Vacancy rates, F 15
- Vacation homes, N/D 20-30
- Value, estimating, My 31-33. See also Appraisal, real estate
- Value-added tax, Ja 16
- Van Schaack & Company, My 39
- Variable-rate mortgage loans (VRMs), O 45
- Vaults, S 20
- Vendors, working, with
  - for computers, My 15-16
- Verex Corporation, M/A 18
- Vermont
  - on agent liability, O 18
- Veterans Administration (VA), F 60-61; M/A 17, 21; N/D 26, 27
- on HOMAC, M/A 16
- new-home warranties, I/A 72
- Videotape listings, M/A 43-44
- Virginia
  - accessory apartments, Ju 20-21
  - Charlottesville Albemarle Board of REALTORS®, F 30
  - deductibility of association assessments, F 22
- Vlasin, George, M/A 25-26
- Joshua Ward House, featured, I/A 35
- Warde, Ibrahim, A., I/A 8-10
- Warranties, home, I/A 67-68, 69-70, 71-72
- Washington
  - on broker liability, O 17
- Wetzel, Judith B., Ju 50-52
- Williams, Carol, F 56-58
- Wilson, Vaux, My 34-35
- Withholding tax rules, I/A 18-19
- Women in NAR, Ja 10
- Women's Council of REALTORS® (WCR) update, O 34
- Word processing, S 58
- Workshops, S 25-28
- Wraparound mortgage loans, F 36-41; M/A 14, 17
- Wright, T.L., F 7
- Young, Sam, Ju 6-8
- Zajac, Terrence., S 25-28
- Zellers, John B., My 52-53
- Zoning, S 32
- disclosures, O 17, 18-19
- Project Approval Made Easier**, Ja 37-39

